

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

David P. Kadyk
fdba Empowering Solutions
Jane A. Kadyk
Debtor(s)

Case No. 16-23391-CMB
Chapter: 13

Issued Per Jan. 11, 2018 Proceeding

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND
TERMINATING WAGE ATTACHMENT**

AND NOW, this *The 19th of January, 2018*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to *11 U.S.C. §349*. Creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect. ***Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.***

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.



Carlota M. Böhm, Judge
United States Bankruptcy Court

Case Administrators to serve:
All Creditors and All Parties In Interest

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 David P. Kadyk
 Jane A. Kadyk
 Debtors

Case No. 16-23391-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
 Form ID: 309

Page 1 of 2
 Total Noticed: 32

Date Rcvd: Jan 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2018.

db/jdb
 14287769 +David P. Kadyk, Jane A. Kadyk, 910 Shadypark Court, Oakdale, PA 15071-9495
 14353521 +Comcast, PO Box 719, Toledo, OH 43697-0719
 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 14287770 +Dornish Law Offices PC, 1207 Fifth Avenue Suite 300, Pittsburgh, PA 15219-6211
 14287772 +Duquesne Light, Payment Processing Center, P.O. Box 10, Pittsburgh, PA 15267-0001
 14287773 +GC Services Limited Partnership, Re: Chase Bank USA, N.A., 6330 Gulfton,
 Houston, TX 77081-1108
 14389013 +Internal Revenue Service, Insolvency Unit, P.O. Box 3746, Philadelphia, PA 19125-0746
 JP Morgan Chase Bank, NA, PO Box 24696, Columbus, OH 43224-0696
 14363886 +JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail,
 Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
 14287774 +Jordan W. Feltzer, Esquire, American Express Legal, 435 Devon Park Drive, Bldg 500,
 Wayne, PA 19087-1939
 14347880 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
 14287775 +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
 14287777 St Clair Professional Services, 1000 Bower Hill Road, Pittsburgh, PA 15243-1873
 14287779 +United Collection Bureau, Inc., Re: Chase Bank U.S.A N.A., 5620 Southwyck Blvd. Ste 206,
 Toledo, OH 43614-1501
 14360691 University of Pittsburgh Physicians, PO Box 1123, Minneapolis, MN 55440-1123

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr

EDI: RECOVERYCORP.COM Jan 20 2018 02:08:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 14301293 EDI: GMACFS.COM Jan 20 2018 02:08:00 Ally Bank, PO Box 130424, Roseville MN 55113-0004
 14287765 +EDI: GMACFS.COM Jan 20 2018 02:08:00 Ally Financial, Attn: Bankruptcy, Po Box 130424,
 Roseville, MN 55113-0004
 14351531 EDI: BECKLEE.COM Jan 20 2018 02:08:00 American Express Bank, FSB, c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 14287766 +EDI: AMEREXPR.COM Jan 20 2018 02:08:00 American Express Centurian Bank,
 and American Express Bank FSB, c/o Kenneth Irvine Chenault, CEO, 4315 South 2700 West,
 Salt Lake City, UT 84184-0002
 14333656 EDI: BECKLEE.COM Jan 20 2018 02:08:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 14287767 +EDI: CHASE.COM Jan 20 2018 02:08:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 14287768 +EDI: CITICORP.COM Jan 20 2018 02:08:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 14355668 +EDI: CITICORP.COM Jan 20 2018 02:08:00 Citibank, N.A., 701 East 60th Street North,
 Sioux Falls, SD 57104-0493
 14287771 +EDI: TSYS2.COM Jan 20 2018 02:08:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
 14364150 +E-mail/Text: kborkley@bernsteinlaw.com Jan 20 2018 02:32:21 Duquesne Light Company,
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945
 14389012 EDI: IRS.COM Jan 20 2018 02:08:00 Department of Treasury, Internal Revenue Service,
 Cincinnati, OH 45999-0030
 14329251 EDI: RESURGENT.COM Jan 20 2018 02:08:00 LVNV Funding, LLC its successors and assigns as,
 assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 14302740 +EDI: MID8.COM Jan 20 2018 02:08:00 MIDLAND FUNDING LLC, PO Box 2011,
 Warren, MI 48090-2011
 14288874 EDI: RECOVERYCORP.COM Jan 20 2018 02:08:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 14287778 +EDI: RMSC.COM Jan 20 2018 02:08:00 Synch/jcp, Po Box 965007, Orlando, FL 32896-5007
 14287780 +E-mail/Text: BankruptcyNotice@upmc.edu Jan 20 2018 02:32:15 UPMC, 2 Hot Metal Street,
 Room 386, Pittsburgh, PA 15203-2348

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
 cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: jhel
Form ID: 309

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2018 at the address(es) listed below:

Bryan P. Keenan on behalf of Joint Debtor Jane A. Kadyk keenan662@gmail.com,
melindap662@gmail.com
Bryan P. Keenan on behalf of Debtor David P. Kadyk keenan662@gmail.com, melindap662@gmail.com
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com/acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7